

Information to identify the case:

Debtor 1	Sherri L. Carter		Social Security number or ITIN xxx-xx-4639	
	First Name	Middle Name	Last Name	EIN
Debtor 2 (Spouse, if filing)			Social Security number or ITIN _____	
	First Name	Middle Name	Last Name	EIN
United States Bankruptcy Court	District of New Jersey			
Case number:	20-18469-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sherri L. Carter

10/16/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:

Sherri L. Carter
Debtor(s)

Case No. 20-18469-ABA

Chapter 7

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Oct 16, 2020

Form ID: 318

Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2020:

Recip ID	Recipient Name and Address
db	Sherri L. Carter, 6 Frosty Hollow Ct, Sicklerville, NJ 08081-4885
5188986820	+ AmeriHome Mortgage Company LLC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
518892363	Amerihome Mortgage, 1 Baxter Way Ste 300, Thousand Oaks, CA 91362-3888
518892364	Amerihome Mtg Co, LLC, 21300 Victory Blvd, Woodland Hills, CA 91367-2525
518896821	#+ Denise Carlon Esquire, KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
518892373	++ FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096 address filed with court:, Ccs/First Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
518892383	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
518892384	Golden Valley Lending, 635 E State Highway 20, Upper Lake, CA 95485-8793
518892385	L/O Randolph Walzer & Assoc. LLC, PO Box 1234, Jackson, NJ 08527-0259
518892386	Lvnv Funding LLC, Greenville, SC 29601
518892388	Mariner Finance, 630 6th St, Bristol, TN 37620-2302
518892389	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904
518892391	Tbom/Atls/Fortiva Mc, PO Box 105555, Atlanta, GA 30348-5555
518892392	The Bureaus Inc, 650 Dundee Rd, Northbrook, IL 60062-2747
518892393	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd Ste 370, Northbrook, IL 60062-2757
518892394	US Dept of Ed/Glelsi, 2401 International Ln, Madison, WI 53704-3121
518892395	USDOE/GLELSI, Attn: Bankruptcy, PO Box 7860, Madison, WI 53707-7860

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 16 2020 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 16 2020 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: bankruptcy@flagshipcredit.com	Oct 16 2020 21:59:00	Flagship Credit Acceptance, P.O. Box 3807, Coppell, TX 75019-5877
518892366	EDI: AMEREXPR.COM	Oct 17 2020 01:53:00	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
518892365	EDI: AMEREXPR.COM	Oct 17 2020 01:53:00	Amex, PO Box 981537, El Paso, TX 79998-1537
518892367	EDI: BANKAMER.COM	Oct 17 2020 01:48:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
518892368	EDI: BANKAMER.COM	Oct 17 2020 01:48:00	Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
518892369	+ Email/PDF: MarletteBKNotifications@resurgent.com	Oct 16 2020 22:24:25	Best Egg, PO Box 42912, Philadelphia, PA 19101-2912

District/off: 0312-1

User: admin

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Date Rcvd: Oct 16, 2020

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518892370	EDI: WFNNB.COM	Oct 17 2020 01:53:00	Big Lots, PO Box 659707, San Antonio, TX 78265-9707
518892371	EDI: CAPITALONE.COM	Oct 17 2020 01:48:00	Cap1/wmt, PO Box 30281, Salt Lake City, UT 84130-0281
518892372	EDI: CAPITALONE.COM	Oct 17 2020 01:48:00	Capital One/Walmart, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
518892374	Email/PDF: creditonebknotifications@resurgent.com	Oct 16 2020 22:25:47	Credit One Bank, ATTN: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
518892375	Email/PDF: creditonebknotifications@resurgent.com	Oct 16 2020 22:24:32	Credit One Bank NA, PO Box 98872, Las Vegas, NV 89193-8872
518892376	Email/PDF: DellBKNotifications@resurgent.com	Oct 16 2020 22:25:53	Dell Financial Services LLC, Attn: President/CEO, PO Box 81577, Austin, TX 78708-1577
518892378	EDI: DISCOVER.COM	Oct 17 2020 01:48:00	Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850-5316
518892377	EDI: DISCOVER.COM	Oct 17 2020 01:48:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
518892380	EDI: AMINFOFP.COM	Oct 17 2020 01:53:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
518892379	EDI: AMINFOFP.COM	Oct 17 2020 01:53:00	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
518892381	+ Email/Text: bankruptcy@flagshipcredit.com	Oct 16 2020 21:59:00	Flagship Credit Accept, PO Box 3807, Coppell, TX 75019-5877
518892382	Email/Text: bankruptcy@flagshipcredit.com	Oct 16 2020 21:59:00	Flagship Credit Acceptance, PO Box 965, Chadds Ford, PA 19317-0643
518892387	Email/PDF: resurgentbknotifications@resurgent.com	Oct 16 2020 22:25:16	Lvnn Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
518892390	EDI: CBSMASON	Oct 17 2020 01:48:00	Stoneberry, PO Box 2820, Monroe, WI 53566-8020
518906269	+ EDI: RMSC.COM	Oct 17 2020 01:48:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518892396	Email/PDF: DellBKNotifications@resurgent.com	Oct 16 2020 22:25:54	Webbank/dfs, PO Box 81607, Austin, TX 78708-1607
518892397	EDI: WFFC.COM	Oct 17 2020 01:53:00	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, PO Box 10438, Des Moines, IA 50306-0438
518892398	EDI: WFFC.COM	Oct 17 2020 01:53:00	Wf Bank NA, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518894667		Comenity Capital Bank
518894668		Cross River Bank

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2020 at the address(es) listed below:

Name	Email Address
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Andrew Sklar	andy@sklarlaw.com NJ43@ecfcbis.com;sklar@premierremote.com;ecf.alert+Sklar@titlexi.com
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Denise E. Carlon	on behalf of Creditor AmeriHome Mortgage Company LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
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Jeffrey S. Nowak	on behalf of Debtor Sherri L. Carter jefnwk@comcast.net lonza29@comcast.net
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U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
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TOTAL: 4